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ABSTRACT

Stress-arousing problems related to specific college student characteristics were investigated. Data were collected from 2,408 university undergraduate students during the 1977-1978 academic year, using a one-page instrument which, in addition to the students' responses, afforded information as to their class, major, campus, type of residence, age, race and sex. The following categories emerge from the data as stress-producing factors: instruction, competition, organization of time, adjustment to college, administrative problems, social adjustment, finances in college, housing and transportation. Results also indicate that campus residents have more social adjustment problems than commuters and that, among minority groups, Blacks have more adjustment problems than Hispanic or Asian students. (Author)

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STUDENT-IDENTIFIED STRESSES THAT RELATE TO COLLEGE LIFE

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Especially during the last decade, there has been in evidence a growing concern over the variety of interacting factors in the environment that potentially induce stress in the individual and that tend to affect mental health. The relationship of stress to hypertension, duodenal ulcer and the variety of other psychosomatic symptoms is well established (see 4, 6, 10, 13, 14). A significant challenge for institutions of higher learning is that of determining what efforts can be undertaken to lessen the likelihood of college-related stresses for their students.

This study of student-identified stresses that relate to college life was carried out at a multi-campus institution which has a total enrollment of over 49,000 students in its various graduate and undergraduate colleges. All of the campuses, A, B, C, D and E, are located in urban areas, with E being in the most highly urbanized setting. A is a coeducational and residential college with major offerings in various applied disciplines. B is an undergraduate women's college. C is a college of liberal arts and sciences with an urban emphasis. D is a coeducational undergraduate college. E is an undergraduate coeducational liberal arts college. Data on problems that arouse stress were collected on 2,408 undergraduate students.

METHOD

A one-page form was used for collecting data. The following directions were printed on each form:

> We would like you to help us determine what causes stress for students at this university. All college students encounter minor stresses from time to time, but the effect of these problems varies not only because of the student's personality, but also the college's ability to lessen the problems.

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> Although a variety of stressful situations are usually associated with college life, the incidence and significance of these stresses may change from year to year or even campus to campus. It is important, therefore, that decisions relating to campus mental health be based upon current information.
>
> Please list in order of importance five academic, social or personal college-related situations or conditions that you have found stressful since the beginning of this academic year.

Prior to the use of these directions, a pilot study was carried out involving forty students. Each student was requested to fill out a form and upon completion was questioned about it in the following areas: ease of reading; clarity of directions; extent of personal involvement in the task; the apparent significance of the task. On the basis of the responses obtained, the initial directions went through a series of revisions until the directions as reported above were determined. Forty additional students were asked to react to the form in its final state before it was used with the general student body. These students unanimously characterized the statement as clear. They pointed out, in particular, their positive reaction to the statement's appeal to them to help in the decision-making process as it relates to campus mental health.

The student was requested to check class, campus, college residence, age, sex and race, and also to state major field. The choices for class ranged from 1978 to 1982, since there were many students majoring in fields that require five years for graduation. The choices for college residence were as follows: commuting from home, dormitory, off-campus apartment, fraternity or sorority housing, or other. Age was categorized as follows: 15-19, 20-24, 25 and over.

Sampling was incidental and took place on all campuses of the university. A random sample of classes on all campuses was the planned procedure, but it was not possible to secure uniform authorization to enter classrooms. In instances when it was not possible to enter classrooms, the research assistant

collected data at strategically located points on the various campuses where, by observation, it was determined the greatest mix of students gathered. These places ranged from student cafeterias to recreational facilities.

Categorization of responses involved the cooperative observations of a psychologist, a guidance counselor, and a senior majoring in psychology. Independent categorization did not take place until after a criterion of 99 percent inter-rater agreement was reached on 135 items chosen randomly and scored independently. At frequent intervals during the categorization of responses the three participants met for continuing discussion and monitoring in order to insure that this high level of inter-rater agreement would be maintained.

As the directions to the students stated above indicated, aspects of the students' life which occurred before the start of the current academic year were deliberately omitted. Whenever a question arose, the student was reminded that any stress identified in the campus environment should emphasize the current situation. The technique used was a free statement of the problems by the student, not a checklist. A checklist was deliberately avoided since stimuli in a series tend to be affected systematically by the order in which they are presented. The students were asked to list in order of importance five stress-arousing situations. Most of them followed this request; however, approximately 20 percent gave responses from one to considerably more than five. It was decided to treat each student's initial response as prepotent; therefore, the results of this study are treated as though each student gave only a single response.

The following nine categories emerged from the data: instruction; competition; organization of time; adjustment to college; administrative problems; social adjustment; finances in college; housing; and transportation. The

instruction category involved indications of needed academic help, course requirements, problems with instruction or academic advisement, and problems with the field of concentration. Competition generally included stresses relating to getting and maintaining high grade-point averages. Organization of time included those stresses that arise from balancing time requirements for jobs and social life with academic requirements. Adjustment to college included how the student handled the transition from high school to college, how the student viewed and dealt with dissatisfactions with the university, how the student viewed his own capability for college work. The administrative category referred to student concerns over long lines, registration procedures, facilities, general administrative red tape, communication, health and safety. Social adjustment involved social-emotional adjustment. Included here was how the student got along with himself and others, racial and religious adjustment, adjustment to family and sexual adjustment. Finances in college involved pressures that individual students experienced as a result of insufficient funds and the variety of approaches toward alleviating these pressures. The housing category included any dissatisafaction with domicile, such as overcrowding, noise and lack of privacy. In some respects the bases for transportation problems varied greatly at this university, since four of the campuses are in one area and the fifth is a commuter college.

Twelve university campus ministers and four health center directors took part in the study. They were asked to complete the form in accordance with their expectations of the students' responses.

RESULTS

As noted above, the student problems fit nine categories. Three actual statements by students which are typical of the responses for each category now follow:

Instruction:

"Tests all jammed-up at or around the same time."

"Foreign teaching assistants who can't speak English."

"Inability to find professors & advisors even during their office hours."

Competition:

"The emphasis on grades."

"Cheating within the class."

"The Bell Curve taken to fail competent students just to reduce class size."

Organization of time:

"Lack of personal leisure time."

"Trying to build a good social life while putting enough studying time in."

"Finding time to work."

Adjustment to college:

"The biggest negative factor in the whole system, at this college, is the alientation of many of the students due to the location of their living quarters and/or the location where they have classes. This problem results in a lack of intermixing of students leading to such alienation."

"Lack of personalized treatment. THIS PLACE IS TOO BIG FOR ANYONE TO NOTICE ME!"

"Living away from home for the first time."

Administrative problems:

"Finding out actual requirements for graduation."

"All the paper work that has to be done to register, and then you get closed out of classes."

"Complications handling administrative problems--being sent from office to office."

Social-emotional problems:

"Social pressures involving sex"

"Roommate conflicts."

"Inter-racial tension"

Finances in college:

"Financial Aid doesn't release your money early enough"

"Knowledge that I am caught up in school, and cannot get out when I'm down (financial reasons)"

"Living on a very fixed income, & thus unable to participate in social activities"

Housing:

"Three in a room is unsatisfactory"

"Too much noise in the dorms resulting in not being able to study or sleep well if at all."

"Whether or not I can get University housing next year."

Transportation:

"Parking problem. Paying $10 for a non-existent spot & not being able to park on other campuses."

"Bus service (or lack thereof)"

"Commuting--spend more time on road than in school or at home."

The main findings of this study are reported in eight tables. All comparisons made refer to percentages rather than raw frequencies. On account of sampling limitations referred to above, the data will be discussed in terms of trends rather than significance of differences.

Problems of an instructional nature were the stress-arousing sources most frequently identified by students of all class years (see Table I). Problems of an administrative nature were the second most frequently cited stress-arousing sources identified by students of all classes. Sophomores and seniors reported more problems with instruction than did freshmen and juniors, while freshmen, juniors and sophomores experienced more stress from competition than seniors. Freshmen reported fewest problems with organization of time, with sophomores, juniors and seniors identifying this category more than twice as frequently as freshmen. Stress related to college adjustment was most prevalent among freshmen, with juniors and seniors next and with freshmen reporting almost three times as many problems as their sophomore counterparts. Freshmen and sophomores identified fewer problems of an administrative nature than did juniors and seniors. Sophomores experienced the fewest problems in the area of social adjustment, with freshmen, juniors and seniors showing increasing social adjustment problems. Finances constituted a source of stress most frequently for seniors, with juniors and sophomores next, and with freshmen identifying finances as a stress source with less than half the frequency of seniors. There was a straight-line ascending relationship between class year and incidence of problems with housing, with freshmen reporting housing problems with more than three times the frequency of either their junior or senior counterparts. Transportation was more of a problem for sophomores and freshmen than for juniors and seniors.

Stress-arousing problems were primarily campus-specific (see Table II). Although instruction was the most stress-arousing category for all campuses, its incidence was highest on campus E. Competition was three or more times less likely to be stress-evoking on campus C than on all other campuses. Organization of time was seen as stress-arousing more than twice as frequently at campus E as at any other campus; while problems of adjustment to college were reported least frequently on campus B. There was a range of 7.8 percentage points in administrative problems, with campus A showing the highest incidence. Social adjustment was markedly more stress-provoking at campus C than at any other campus and least problem-evoking at campus E. Campus C reported problems with finances in college with a frequency almost seven times as great as that of campus A. Housing was of concern to almost one in five students on campus A, while it was of no consequence to students on campus E. Transportation was characterized as a stress-provoking source most frequently on the most highly urbanized campus (E).

Instructional problems were most frequently identified by students commuting from home, and least often identified by those who lived on-campus (see Table III). Competition was more of a problem for dormitory dwellers than for their counterparts who commuted from home or from other off-campus housing. Organization of time was identified as a problem by students commuting from home more than three times more frequently than those who lived in dormitories or in other off-campus housing. Adjustment to college was more of a problem for dormitory students than for their counterparts who commuted from home or from other off-campus housing. Administrative problems predominated among students who lived in off-campus housing, with their incidence less among those who lived on-campus, and least among those who commuted from home. Social adjustment was more of a problem for students living in campus dormitories than

for their counterparts in off-campus housing or commuting from home, with their incidence more than twice as great as that of commuters from home. Finances in college was most pressing as a problem for students in off-campus housing and least pressing for those living in dormitories. Housing problems were reported most frequently by dormitory dwellers, and least frequently by those who lived at home. Transportation was most frequently identified as stress-arousing by commuters from home and was least often identified by students living in on-campus housing.

Students under age 20 had more problems with instruction than their older counterparts (see Table IV). Students aged 24 or less experienced more than twice as many stresses arising from competition than their older peers. Organization of time was a problem area for the oldest group of students and decreased in significance with decreasing age. Adjustment to college was most of a problem for students 25 and over, with students under 20 next, and least of a problem for students in the 20-24 age group. Administrative problems were indicated with increasing incidence as age increased. Social adjustment as a problem was noted most frequently by students in the age group 20-24. Finances in college was most pressing for students 25 years and over and least pressing for students under 20. Housing was seen as a stress-arousing problem by students under 20 more than twice as frequently as students in the other two age categories combined. Transportation was more of a problem for students 25 or older than for their younger counterparts.

Asian students reported more problems with instruction than Hispanic and Caucasian students, with Black students reporting the fewest problems in this category (see Table V). Competition was seen as a problem most often by Asians and Caucasians, and least often by Hispanics and Blacks. Organization of time

was named a problem most frequently by Hispanics, with Caucasians, Asians and Blacks following in that order. Adjustment to college was most frequently indicated as a problem by Black and Asian students, followed by Hispanics and Caucasians. Administrative problems occurred most frequently among Asians, with almost equal frequency among Blacks and Caucasians, and least among Hispanics. Social adjustment was a stress-arousing problem most often among Black students, followed by Hispanics and Caucasians, with Asians least concerned. Finances in college was named as a problem most often by Blacks, with an incidence almost three times as great as any of their counterparts, with Asians reporting fewest financial problems. Blacks experienced the most problems with housing, followed by Caucasians, Hispanics and Asians. Transportation was most frequently a problem for Hispanics, followed by Caucasians, Blacks and Asians.

Students majoring in the physical sciences reported most problems with instruction, followed by those majoring in biological sciences, business, engineering, mathematics, social sciences and communications (languages and arts), with education majors experiencing fewest problems with instruction (see Table VI). Competition as a problem was identified most frequently by majors in physical and biological sciences and mathematics, and least often by students in communications and engineering. Organization of time was a problem mostly for communications, biological and social sciences majors, and least for mathematics majors. Adjustment to college was a problem for majors in biological and social sciences, engineering and communications more often than for those in business, education or the physical sciences. Administrative problems occurred most often among communications and education majors and least often with physical science majors. Social adjustment was a problem most often for education majors and least often for

majors in the physical sciences. Majors in the social sciences and in communications most frequently experienced stress arising from financial problems, with engineering majors having the fewest money-related problems. Mathematics, engineering, education and communications majors expressed most problems with housing, while business majors expressed the least. Business and engineering majors were most concerned about transportation, while communications and social sciences majors were least concerned.

Males reported more instructional problems than females (see Table VII). There was negligible sex difference in problems of competition and in problems related to organization of time. Males reported slightly more problems with adjustment to college than females. Females reported slightly more administrative problems than males. Females had more social adjustment problems than males. Males reported slightly more problems with finances in college than females. Housing was more of a stress-arousing situation for females than for males. Transportation was more of a stress-arousing problem for males than for females.

The expectations of campus ministers and health center directors relative to student ordering of stress-arousing problems differed from the actual student ordering (see Table VIII). The expectations of campus ministers relative to student ordering of stress-arousing problems differed from the expectations of health center directors.

DISCUSSION

The findings indicate that academic problems characterized as instructional in this study exceed in frequency all other stress-arousing problems. This is in line with the outcome of Houston's (8) review in which he found indications that the academic area is the most consistent source of problems for the college student.

It is of interest that students in their last year (1978) indicated markedly less concern with competition than their peers in other classes. It appears reasonable to speculate that initially the student experiences some self doubt and frequently compares personal performance with the performance of fellow students. It also may be speculated that by the senior year the student realizes that most work toward the college record is now in the past and that he has "made it." Therefore, there is greater focusing on personal vocational future and less concern about the academic efforts of peers.

At first glance, the finding that organization of time becomes more of a problem as the student moves from freshman to upperclass status may appear puzzling. However, first-year students often have fewer occasions and needs for making choices and are somewhat less likely to hold jobs than their older counterparts. Further study is required to determine whether this finding on organization of time is indeed reliable.

The finding that first-year students have more problems with adjustment to college than their colleagues in other classes is consistent with the psychological stresses that frequently occur when there are changes in the relationship between the individual and the home base. In addition, actual student comments indicated that the sheer size of the university both physically and in terms of number of students created adjustment problems.

A marked dichotomy in results indicated strongly that administrative problems create less stress for first- and second-year students than for their third- and fourth-year counterparts. A testable hypothesis here is that first- and second-year students do not have the complexity of academic choices of their third- and fourth-year peers. The foregoing is implied in students' comments, but not in large enough number to be persuasive without further study.

Third- and fourth-year students reported more problems of social adjustment than their first- and second-year peers. This is consistent with the findings by Duguid (5) and Sharp and Marra (12) of a steady increase over an eight-year period in emotional problems of the students in their study. As was noted above, the category social adjustment in this study could be designated more properly social-emotional adjustment, hence would relate to the foregoing findings.

The increase in problems involving finances in college when first- and fourth-year students are compared is explicable by their comments. Upperclass students tend to be required to raise more of their expenses themselves than their freshman counterparts.

An inverse relationship was found between incidence of problems with housing and year in college. This finding also is explicable by the students' comments. For example, overcrowding in the dormitory was mentioned as a problem significantly more often by freshmen than by upperclassmen.

The incidence of instructional problems on campus E is so great when compared with the other campuses as to warrant further consideration. This incidence may be at least partly explained, however, on the basis of the following finding that commuting students experience more problems with instruction and campus E is a commuter college.

Students commuting from home experienced the most problems with instruction, while students residing in campus dormitories experienced the fewest problems in this area. Ease of access to libraries, tutors and cooperative study were factors in this finding. This outcome is congruent with that of Astin (1), who found that students living in college dormitories tend to be more satisfied with the overall undergraduate experience and more likely to achieve high grade-point averages. Results in this area are not unmixed, however; for example, Chickering

and Kuper (3) found that commuters and resident students have similar academic experiences and outcomes.

In this study campus residents were more than twice as likely as their peers who commuted from home to have problems with social adjustment. Similarly, Paolone (9) found that students living on campus were more dogmatic and authoritarian than those living off campus. On the other hand, Sauber (11) reports that place of residence did not affect the frequency and severity of adjustment problems at Florida State University.

Housing was markedly more of a problem for students below twenty years of age and least a problem for those who were 25 and older. Greater family and in some instances, societal, restrictions imposed upon adolescents' housing were given as reasons for this finding.

Among the four major groups studied, Blacks indicated greatest problems with social adjustment, with negligible difference between Caucasians and Hispanics, and Asians indicating fewest social adjustment stresses. When Burbach and Thompson (2) studied alienation among Puerto Rican, Black and Caucasian college students, they found, similarly, that Blacks scored higher than the other subgroups on total alienation, higher than Whites on powerlessness and normlessness, and higher than Puerto Ricans on social isolation. More intensive consideration of the implications of this finding for overall adjustment to the college environment and a search for procedures for counteracting alienation are indicated.

The outstanding difference in problems between males and females is in the area of transportation, with males exhibiting a higher incidence of problems. Statements indicate that a higher percentage of male students of all ages and categories work at jobs that require regular transportation. In addition, more males own cars and accordingly incur more problems with parking.

Two of the academic areas characterized by students most often as difficult--the physical sciences and the biological sciences--were characterized as the most stress-arousing and the most competitive. It is of interest, however, that physical science majors claimed the fewest social adjustment problems, with the biological sciences and mathematics areas next. Further investigation of these findings appears warranted in order to test their stability and to answer specific questions about them. For example, are these areas indeed more "difficult" than others; is there a demonstrable inverse relationship between rigor of academic discipline and extent of social adjustment problems? These questions are cogent, since it appears reasonable to speculate as Holland (7) that students tend to choose occupations that are congruent with their personality structures.

Although many of the findings of this study could have been anticipated with reasonable accuracy from an arm-chair approach, almost invariably some unexpected finding appears when empirical data are collected. Such data open up new vistas for research and planning. Periodic studies of this kind should take place regularly at colleges and universities.

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TABLE I

STATEMENT OF PROBLEMS BY CLASS YEAR

Problem		Responses (N=2398) 1978	1979	1980	1982
Instruction	No.	152	202	297	337
	o/o	42.0	39.6	44.3	39.4
Competition		16	35	40	60
		4.4	6.9	6.0	7.0
Organization of Time		15	22	24	14
		4.1	4.3	3.6	1.6
Adjustment to College		10	14	11	39
		2.8	2.8	1.6	4.6
Administrative Problems		66	94	98	120
		18.3	18.4	14.6	14.0
Social Adjustment		58	80	79	115
		16.0	15.7	11.8	13.5
Finances in College		16	17	23	18
		4.4	3.3	3.4	2.1
Housing		11	18	47	99
		3.0	3.5	7.0	11.6
Transportation		18	28	52	53
		5.0	5.5	7.7	6.2
No. of Respondents		362	510	671	855

TABLE II

STATEMENT OF PROBLEMS BY CAMPUS

Problem		Responses (N=2356) A	B	C	D	E
Instruction	No.	75	172	90	305	332
	o/o	32.3	38.1	33.0	40.3	51.6
Competition		18	32	5	57	37
		7.8	7.1	1.8	7.6	5.7
Organization of Time		4	8	7	13	42
		1.7	1.8	2.6	1.7	6.5
Adjustment to College		8	7	7	29	22
		3.4	1.6	2.6	3.8	3.4
Administrative Problems		50	83	46	105	89
		21.6	18.4	16.9	13.9	13.8
Social Adjustment		23	75	61	126	39
		9.9	16.6	22.3	16.7	6.1
Finances in College		2	8	17	10	29
		0.9	1.8	6.2	1.3	4.5
Housing		41	48	23	62	0
		17.7	10.6	8.4	8.2	0.0
Transportation		11	18	17	49	54
		4.7	4.0	6.2	6.5	8.4
No. of Respondents		232	451	273	756	644

TABLE III

STATEMENT OF PROBLEMS BY RESIDENCE

Problem		Responses (N=2403) Commuting from home	Dormitory, on-campus apt.	Off-campus apt., frat. house, other
Instruction	No.	381	520	90
	o/o	51.0	36.0	43.0
Competition		39	103	8
		5.2	7.1	3.8
Organization of Time		47	28	2
		6.3	1.9	1.0
Adjustment to College		22	46	6
		2.9	3.2	2.9
Administrative Problems		94	244	38
		12.6	16.9	18.2
Social Adjustment		59	252	24
		7.9	17.4	11.5
Finances in College		34	22	18
		4.6	1.5	8.6
Housing		1	165	9
		0.1	11.4	4.3
Transportation		70	67	14
		9.4	4.6	6.7
No. of Respondents		747	1447	209

TABLE IV

STATEMENT OF PROBLEMS BY AGE

Problem		Responses (N=2408) 15-19	20-24	25 & over
Instruction	No.	524	420	49
	o/o	42.8	39.6	39.6
Competition		82	64	3
		6.7	6.0	2.4
Organization of Time		26	43	8
		2.1	4.1	6.5
Adjustment to College		40	26	8
		3.3	2.5	6.5
Administrative Problems		171	183	24
		14.0	17.3	19.4
Social Adjustment		151	171	15
		12.3	16.1	12.1
Finances in College		26	42	6
		2.1	4.0	4.8
Housing		128	46	1
		10.5	4.3	0.8
Transportation		76	65	10
		6.2	6.1	8.1
No. of Respondents		1224	1060	124

TABLE V

STATEMENT OF PROBLEMS BY RACIAL AND ETHNIC ORIGIN

Problem		Responses (N=2387) Asian	Black	Caucasian	Hispanic
Instruction	No.	32	71	849	34
	o/o	48.5	31.4	42.1	42.4
Competition		5	12	128	3
		7.6	5.3	6.4	3.8
Organization of Time		2	2	68	5
		3.0	0.9	3.4	6.3
Adjustment to College		4	14	52	3
		6.1	6.2	2.6	3.8
Administrative Problems		11	36	317	9
		16.7	15.9	15.7	11.3
Social Adjustment		7	40	277	11
		10.6	17.7	13.7	13.8
Finances in College		1	17	53	2
		1.5	7.5	2.6	2.4
Housing		2	21	147	4
		3.0	9.3	7.3	4.9
Transportation		2	13	124	9
		3.0	5.8	6.2	11.3
No. of Respondents		66	226	2015	80

TABLE VI

STATEMENT OF PROBLEMS BY MAJOR

Problem		Responses (N=2140) Biological Sciences	Business	Communications	Mathematics	Physical Sciences	Education	Social Sciences	Engineering
Instruction	No.	309	145	67	32	91	33	140	74
	o/o	44.4	43.9	33.1	39.1	51.0	29.8	38.5	42.3
Competition		54	22	6	6	19	7	21	4
		7.8	6.6	3.0	7.3	10.7	6.3	5.8	2.3
Organization of Time		25	10	8	1	5	3	13	5
		3.6	3.0	3.9	1.2	2.8	2.7	3.6	2.9
Adjustment to College		27	6	7	2	0	2	14	6
		3.9	1.8	3.4	2.4	0.0	1.8	3.9	3.4
Administrative Problems		98	43	46	14	19	23	66	29
		14.1	13.0	22.7	17.1	10.7	20.7	18.1	16.6
Social Adjustment		85	44	37	10	14	25	54	24
		12.2	13.3	18.2	12.2	7.9	22.5	14.8	13.7
Finances in College		19	11	8	2	5	3	18	2
		2.7	3.3	3.9	2.4	2.8	2.7	4.9	1.1
Housing		44	18	16	9	11	9	24	15
		6.3	5.4	7.9	11.0	6.2	8.1	6.6	8.6
Transportation		35	32	8	6	14	6	14	16
		5.0	9.7	3.9	7.3	7.9	5.4	3.8	9.1
No. of Respondents		696	331	203	82	178	111	364	175

TABLE VII

STATEMENT OF PROBLEMS BY SEX

Problem		Responses (N=2359 Female	Male
Instruction	No.	516	460
	o/o	40.5	42.4
Competition		83	65
		6.5	6.0
Organization of Time		43	33
		3.4	3.0
Adjustment to College		37	34
		2.9	3.1
Administrative Problems		203	161
		15.9	14.9
Social Adjustment		193	138
		15.1	12.8
Finances in College		36	38
		2.8	3.5
Housing		106	65
		8.3	6.0
Transportation		58	90
		4.6	8.3
No. of Respondents		1275	1084

TABLE VIII

RANKINGS OF STRESS-AROUSING PROBLEMS
BY CAMPUS MINISTERS, HEALTH CENTER
DIRECTORS AND STUDENTS

Campus Ministers	Health Center Directors	Students
Social Adjustment	Social Adjustment	Instruction
Instruction	Administrative Problems	Administrative Problems
Transportation	*Transportation	Social Adjustment
Administrative Problems	*Administrative Problems	Housing
Finances in College	**Instruction	*Competition
Adjustment to College	**Competition	*Transportation
*Competition	**Finances in College	Organization of Time
*Organization of Time	***Housing	**Adjustment to College
Housing	***Organization of Time	**Finances in College

* Represents tie
** Represents tie
*** Represents tie